

Fill in this information to identify your case:

United States Bankruptcy Court for the:

Western District of New York

Case number (if known):

Chapter you are filing under:

Chapter 7
 Chapter 11
 Chapter 12
 Chapter 13

FILED

2018 OCT -2 PM 1:00

U.S. BANKRUPTCY COURT
W.D.N.Y.-ROCHESTER

18-21021

\$35.00 Installment

#11925

Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use *you* and *Debtor 1* to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use *you* to ask for information from both debtors. For example, if a form asks, “Do you own a car,” the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself

About Debtor 1:

About Debtor 2 (Spouse Only in a Joint Case):

1. Your full name

Write the name that is on your government-issued picture identification (for example, your driver's license or passport).

Bring your picture identification to your meeting with the trustee.

Theresa

First name

Ann

Middle name

Charlebois

Last name

Suffix (Sr., Jr., II, III)

First name

Middle name

Last name

Suffix (Sr., Jr., II, III)

2. All other names you have used in the last 8 years

Include your married or maiden names.

First name

Middle name

Last name

3. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)

xxx - xx - 3 8 3 0

OR

9 xx - xx - _____

xxx - xx - _____

OR

9 xx - xx - _____

Debtor 1 Theresa Ann Charlebois
First Name Middle Name Last Name

Case number (if known) _____

About Debtor 1:

4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years

Include trade names and *doing business as* names

I have not used any business names or EINs.

Business name _____

Business name _____

EIN _____

EIN _____

About Debtor 2 (Spouse Only in a Joint Case):

I have not used any business names or EINs.

Business name _____

Business name _____

EIN _____

EIN _____

5. Where you live

3330 Bailey Road

Number Street

Bloomfield NY 14469

City State ZIP Code

Ontario

County

If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.

Number Street

P.O. Box

City State ZIP Code

Number Street

City State ZIP Code

County

If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.

Number Street

P.O. Box

City State ZIP Code

6. Why you are choosing this district to file for bankruptcy

Check one:

Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.

I have another reason. Explain. (See 28 U.S.C. § 1408.)

Check one:

Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.

I have another reason. Explain. (See 28 U.S.C. § 1408.)

Part 2: Tell the Court About Your Bankruptcy Case

7. The chapter of the Bankruptcy Code you are choosing to file under

Check one. (For a brief description of each, see *Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy* (Form 2010)). Also, go to the top of page 1 and check the appropriate box.

Chapter 7
 Chapter 11
 Chapter 12
 Chapter 13

8. How you will pay the fee

I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.

I need to pay the fee in installments. If you choose this option, sign and attach the *Application for Individuals to Pay The Filing Fee in Installments* (Official Form 103A).

I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the *Application to Have the Chapter 7 Filing Fee Waived* (Official Form 103B) and file it with your petition.

9. Have you filed for bankruptcy within the last 8 years?

No

Yes. District _____ When _____ Case number _____
 MM / DD / YYYY

District _____ When _____ Case number _____
 MM / DD / YYYY

District _____ When _____ Case number _____
 MM / DD / YYYY

10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?

No

Yes. Debtor _____ Relationship to you _____
 District _____ When _____ Case number, if known _____
 MM / DD / YYYY

Debtor _____ Relationship to you _____

District _____ When _____ Case number, if known _____
 MM / DD / YYYY

11. Do you rent your residence?

No. Go to line 12.

Yes. Has your landlord obtained an eviction judgment against you?

No. Go to line 12.

Yes. Fill out *Initial Statement About an Eviction Judgment Against You* (Form 101A) and file it as part of this bankruptcy petition.

Debtor 1 Theresa Ann Charlebois
First Name Middle Name Last Name

Case number (if known) _____

Part 3: Report About Any Businesses You Own as a Sole Proprietor

12. Are you a sole proprietor of any full- or part-time business?

No. Go to Part 4.
 Yes. Name and location of business

A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.

If you have more than one sole proprietorship, use a separate sheet and attach it to this petition.

Name of business, if any _____
Number Street _____
City _____ State _____ ZIP Code _____

Check the appropriate box to describe your business:

Health Care Business (as defined in 11 U.S.C. § 101(27A))
 Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))
 Stockbroker (as defined in 11 U.S.C. § 101(53A))
 Commodity Broker (as defined in 11 U.S.C. § 101(6))
 None of the above

13. Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?

For a definition of *small business debtor*, see 11 U.S.C. § 101(51D).

If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B).

No. I am not filing under Chapter 11.
 No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.
 Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.

Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention

14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?

For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

No
 Yes. What is the hazard? _____

If immediate attention is needed, why is it needed? _____

Where is the property? _____
Number Street _____

City _____ State _____ ZIP Code _____

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling

15. Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit counseling because of:

Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit counseling because of:

Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Part 6: Answer These Questions for Reporting Purposes

16. What kind of debts do you have?

16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

No. Go to line 16b.
 Yes. Go to line 17.

16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.

No. Go to line 16c.
 Yes. Go to line 17.

16c. State the type of debts you owe that are not consumer debts or business debts.

17. Are you filing under Chapter 7?

No. I am not filing under Chapter 7. Go to line 18.

Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?

No
 Yes

18. How many creditors do you estimate that you owe?

| | | |
|--|--|--|
| <input checked="" type="checkbox"/> 1-49 | <input type="checkbox"/> 1,000-5,000 | <input type="checkbox"/> 25,001-50,000 |
| <input type="checkbox"/> 50-99 | <input type="checkbox"/> 5,001-10,000 | <input type="checkbox"/> 50,001-100,000 |
| <input type="checkbox"/> 100-199 | <input type="checkbox"/> 10,001-25,000 | <input type="checkbox"/> More than 100,000 |
| <input type="checkbox"/> 200-999 | | |

19. How much do you estimate your assets to be worth?

| | | |
|---|--|--|
| <input type="checkbox"/> \$0-\$50,000 | <input type="checkbox"/> \$1,000,001-\$10 million | <input type="checkbox"/> \$500,000,001-\$1 billion |
| <input type="checkbox"/> \$50,001-\$100,000 | <input type="checkbox"/> \$10,000,001-\$50 million | <input type="checkbox"/> \$1,000,000,001-\$10 billion |
| <input checked="" type="checkbox"/> \$100,001-\$500,000 | <input type="checkbox"/> \$50,000,001-\$100 million | <input type="checkbox"/> \$10,000,000,001-\$50 billion |
| <input type="checkbox"/> \$500,001-\$1 million | <input type="checkbox"/> \$100,000,001-\$500 million | <input type="checkbox"/> More than \$50 billion |

20. How much do you estimate your liabilities to be?

| | | |
|---|--|--|
| <input type="checkbox"/> \$0-\$50,000 | <input type="checkbox"/> \$1,000,001-\$10 million | <input type="checkbox"/> \$500,000,001-\$1 billion |
| <input type="checkbox"/> \$50,001-\$100,000 | <input type="checkbox"/> \$10,000,001-\$50 million | <input type="checkbox"/> \$1,000,000,001-\$10 billion |
| <input checked="" type="checkbox"/> \$100,001-\$500,000 | <input type="checkbox"/> \$50,000,001-\$100 million | <input type="checkbox"/> \$10,000,000,001-\$50 billion |
| <input type="checkbox"/> \$500,001-\$1 million | <input type="checkbox"/> \$100,000,001-\$500 million | <input type="checkbox"/> More than \$50 billion |

Part 7: Sign Below

For you

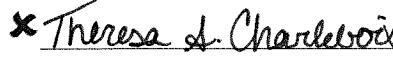
I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.

If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.

If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.



Signature of Debtor 1

Executed on 09/24/2018
 MM / DD / YYYY



Signature of Debtor 2

Executed on _____
 MM / DD / YYYY

Fill in this information to identify your case:

| | | | | | | |
|---|------------|---------|-------------|---------|-----------|------------|
| Debtor 1 | First Name | Theresa | Middle Name | Ann | Last Name | Charlebois |
| Debtor 2 (Spouse, if filing) | First Name | | Middle Name | | Last Name | |
| United States Bankruptcy Court for the: <u>Western</u> District of New York | | | | (State) | | |
| Case number | (If known) | | | | | |

Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1: Summarize Your Assets

| | | Your assets Value of what you own |
|-----|---|--------------------------------------|
| 1. | Schedule A/B: Property (Official Form 106A/B) | \$ 115300.00 |
| 1a. | Copy line 55, Total real estate, from <i>Schedule A/B</i> | |
| 1b. | Copy line 62, Total personal property, from <i>Schedule A/B</i> | \$ 16,278.95 |
| 1c. | Copy line 63, Total of all property on <i>Schedule A/B</i> | \$ 131578.95 |

Part 2: Summarize Your Liabilities

| | | Your liabilities Amount you owe |
|-----|---|---|
| 2. | Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) | \$ 137,210.43 |
| 2a. | Copy the total you listed in Column A, <i>Amount of claim</i> , at the bottom of the last page of Part 1 of <i>Schedule D</i> | |
| 3. | Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) | \$ 4440.81 |
| 3a. | Copy the total claims from Part 1 (priority unsecured claims) from line 6e of <i>Schedule E/F</i> | |
| 3b. | Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of <i>Schedule E/F</i> | + \$ 96779.18 |
| | | Your total liabilities \$ 238,430.42 |

Part 3: Summarize Your Income and Expenses

| | | |
|----|---|-------------|
| 4. | Schedule I: Your Income (Official Form 106I) | \$ 1,621.30 |
| | Copy your combined monthly income from line 12 of <i>Schedule I</i> | |
| 5. | Schedule J: Your Expenses (Official Form 106J) | \$ 1750.10 |
| | Copy your monthly expenses from line 22c of <i>Schedule J</i> | |

Debtor 1

Theresa Ann Charlebois

First Name

Middle Name

Last Name

Case number (if known) _____

Part 4: Answer These Questions for Administrative and Statistical Records

6. Are you filing for bankruptcy under Chapters 7, 11, or 13?

No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.
 Yes

7. What kind of debt do you have?

Your debts are primarily consumer debts. *Consumer debts* are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.
 Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.

\$ 1159.22

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

Total claim

From Part 4 on Schedule E/F, copy the following:

9a. Domestic support obligations (Copy line 6a.) \$ 0.00

9b. Taxes and certain other debts you owe the government. (Copy line 6b.) \$ 4,440.81

9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) \$ 0.00

9d. Student loans. (Copy line 6f.) \$ 92,338.37

9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) \$ 0.00

9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.) + \$ 0.00

9g. **Total.** Add lines 9a through 9f. \$ 96,779.18

Fill in this information to identify your case and this filing:

| | | | | | | |
|--|------------|---------|-------------|-----|-----------|------------|
| Debtor 1 | First Name | Theresa | Middle Name | Ann | Last Name | Charlebois |
| Debtor 2 (Spouse, if filing) | First Name | | Middle Name | | Last Name | |
| United States Bankruptcy Court for the <u>Western</u> District of New York | | | | | | |
| Case number | | | | | | |

Check if this is an amended filing

Official Form 106A/B

Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

No. Go to Part 2.
 Yes. Where is the property?

1.1. 3242 Leroy Road

Street address, if available, or other description

What is the property? Check all that apply.

Single-family home
 Duplex or multi-unit building
 Condominium or cooperative
 Manufactured or mobile home
 Land
 Investment property
 Timeshare
 Other _____

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the **entire property?** **Current value of the portion you own?**
\$ 115,300.00 \$ 115,300.00

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

Fee Simple

Check if this is community property (see instructions)

Palmyra, NY 14522

City State ZIP Code

Wayne

County

Who has an interest in the property? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number: _____

If you own or have more than one, list here:

1.2. Street address, if available, or other description

What is the property? Check all that apply.

Single-family home
 Duplex or multi-unit building
 Condominium or cooperative
 Manufactured or mobile home
 Land
 Investment property
 Timeshare
 Other _____

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the **entire property?** **Current value of the portion you own?**
\$ _____ \$ _____

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

Check if this is community property (see instructions)

City State ZIP Code

County

Who has an interest in the property? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number: _____

1.3. Street address, if available, or other description _____

What is the property? Check all that apply.

- Single-family home
- Duplex or multi-unit building
- Condominium or cooperative
- Manufactured or mobile home
- Land
- Investment property
- Timeshare
- Other _____

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property? Current value of the portion you own?

\$ _____ \$ _____

City _____ State _____ ZIP Code _____

County _____

Who has an interest in the property? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another

Check if this is community property (see instructions)

Other information you wish to add about this item, such as local property identification number: _____

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.

\$ 115,300.00

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.

3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

- No
- Yes

3.1. Make: Subaru
Model: Forester
Year: 2014
Approximate mileage: 101365

Other information: _____

Who has an interest in the property? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property? Current value of the portion you own?

\$ 10,946.00 \$ 10,946.00

If you own or have more than one, describe here:

3.2. Make: _____
Model: _____
Year: _____
Approximate mileage: _____

Other information: _____

Who has an interest in the property? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property? Current value of the portion you own?

\$ _____ \$ _____

3.3. Make: _____

Model: _____

Year: _____

Approximate mileage: _____

Other information:

Who has an interest in the property? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property? **Current value of the portion you own?**

\$ _____ \$ _____

3.4. Make: _____

Model: _____

Year: _____

Approximate mileage: _____

Other information:

Who has an interest in the property? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property? **Current value of the portion you own?**

\$ _____ \$ _____

4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories

Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

No
 Yes

4.1. Make: _____

Model: _____

Year: _____

Other information:

Who has an interest in the property? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property? **Current value of the portion you own?**

\$ _____ \$ _____

If you own or have more than one, list here:

4.2. Make: _____

Model: _____

Year: _____

Other information:

Who has an interest in the property? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property? **Current value of the portion you own?**

\$ _____ \$ _____

5. Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here →

\$ 10,946.00

Part 3: Describe Your Personal and Household Items

Do you own or have any legal or equitable interest in any of the following items?

Current value of the portion you own?

Do not deduct secured claims or exemptions.

6. Household goods and furnishings

Examples: Major appliances, furniture, linens, china, kitchenware

No

Yes. Describe..... One (1) mattress; one (1) boxspring; one (1) dresser; one (1) desk; one (1) dining room table/chairs; one (1) dining room hutch; one (1) broken washer

\$ _____ 275.00

7. Electronics

Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

No

Yes. Describe..... One (1) Television; one (1) iPod Classic 2007; one (1) Printer/Scanner; one (1) Digital Camera; one (1) Cell Phone

\$ _____ 345.00

8. Collectibles of value

Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

No

Yes. Describe.....

\$ _____

9. Equipment for sports and hobbies

Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

No

Yes. Describe..... One (1) 2012 bicycle

\$ _____ 25.00

10. Firearms

Examples: Pistols, rifles, shotguns, ammunition, and related equipment

No

Yes. Describe.....

\$ _____

11. Clothes

Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories

No

Yes. Describe..... Everyday casual & work clothing; shoes (approximately 7 pairs); and outerwear (i.e. coats)

\$ _____ 700.00

12. Jewelry

Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

No

Yes. Describe..... Everyday jewelry / costume jewelry (Note: Own no items of significant value).

\$ _____ 75.00

13. Non-farm animals

Examples: Dogs, cats, birds, horses

No

Yes. Describe.....

\$ _____

14. Any other personal and household items you did not already list, including any health aids you did not list

No

Yes. Give specific information. Basic stationary supplies; Holiday / household decorations

\$ _____ 55.00

15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here →

\$ _____ 1,475.00

Part 4: Describe Your Financial Assets

Do you own or have any legal or equitable interest in any of the following?

Current value of the portion you own?

Do not deduct secured claims or exemptions.

16. Cash

Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

No
 Yes Cash: \$ 26.00

17. Deposits of money

Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

No
 Yes Institution name:

| | | |
|--------------------------------|--|-----------|
| 17.1. Checking account: | Canandaigua National Bank - Checking x0170 | \$ 0.00 |
| 17.2. Checking account: | Canandaigua National Bank - Checking x8688 | \$ -84.89 |
| 17.3. Savings account: | Canandaigua National Bank - Savings x2117 | \$ 0.00 |
| 17.4. Savings account: | | \$ |
| 17.5. Certificates of deposit: | | \$ |
| 17.6. Other financial account: | | \$ |
| 17.7. Other financial account: | | \$ |
| 17.8. Other financial account: | | \$ |
| 17.9. Other financial account: | | \$ |

18. Bonds, mutual funds, or publicly traded stocks

Examples: Bond funds, investment accounts with brokerage firms, money market accounts

No
 Yes Institution or issuer name:

| | |
|-------|----------|
| | \$ |
| | \$ |
| | \$ |

19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture

| | | | |
|---|-----------------|-----------------|----------|
| <input checked="" type="checkbox"/> No | Name of entity: | % of ownership: | |
| <input type="checkbox"/> Yes. Give specific information about them..... | | 0% % | \$ |
| | | 0% % | \$ |
| | | 0% % | \$ |

20. Government and corporate bonds and other negotiable and non-negotiable instruments

Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders.
Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them.

No

Yes. Give specific information about them.....

Issuer name:

_____ \$ _____
 _____ \$ _____
 _____ \$ _____

21. Retirement or pension accounts

Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

No

Yes. List each account separately.

Type of account: Institution name:

| | | |
|-------------------------|----------------------|----------|
| 401(k) or similar plan: | TIAA - CREF Services | \$ 8.84 |
| Pension plan: | _____ | \$ _____ |
| IRA: | _____ | \$ _____ |
| Retirement account: | _____ | \$ _____ |
| Keogh: | _____ | \$ _____ |
| Additional account: | _____ | \$ _____ |
| Additional account: | _____ | \$ _____ |

22. Security deposits and prepayments

Your share of all unused deposits you have made so that you may continue service or use from a company

Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

No

Yes

Institution name or individual:

| | | |
|----------------------------------|-------|----------|
| Electric: | _____ | \$ _____ |
| Gas: | _____ | \$ _____ |
| Heating oil: | _____ | \$ _____ |
| Security deposit on rental unit: | _____ | \$ _____ |
| Prepaid rent: | _____ | \$ _____ |
| Telephone: | _____ | \$ _____ |
| Water: | _____ | \$ _____ |
| Rented furniture: | _____ | \$ _____ |
| Other: | _____ | \$ _____ |

23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years)

No

Yes

Issuer name and description:

_____ \$ _____
 _____ \$ _____
 _____ \$ _____

24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

No

Yes

Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c).

_____ \$ _____
 _____ \$ _____
 _____ \$ _____

25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit

No

Yes. Give specific information about them....

_____ \$ _____

26. Patents, copyrights, trademarks, trade secrets, and other intellectual property

Examples: Internet domain names, websites, proceeds from royalties and licensing agreements

No

Yes. Give specific information about them....

_____ \$ _____

27. Licenses, franchises, and other general intangibles

Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

No

Yes. Give specific information about them....

_____ \$ _____

Money or property owed to you?

Current value of the portion you own?
 Do not deduct secured claims or exemptions.

28. Tax refunds owed to you

No

Yes. Give specific information about them, including whether you already filed the returns and the tax years.

2017 Tax Year (Already filed & accepted)
 Federal Return - \$3,283.00
 State Return - \$626.00

| | |
|----------|-------------|
| Federal: | \$ 3,283.00 |
| State: | \$ 626.00 |
| Local: | \$ _____ |

29. Family support

Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

No

Yes. Give specific information....

| | |
|----------------------|----------|
| Alimony: | \$ _____ |
| Maintenance: | \$ _____ |
| Support: | \$ _____ |
| Divorce settlement: | \$ _____ |
| Property settlement: | \$ _____ |

30. Other amounts someone owes you

Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

No

Yes. Give specific information....

_____ \$ _____

Debtor 1 Theresa Ann Charlebois
First Name Middle Name Last Name

Case number (if known) _____

31. Interests in insurance policies

Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

No

Yes. Name the insurance company of each policy and list its value. ...

Company name:

Beneficiary:

Surrender or refund value:

\$ _____
\$ _____
\$ _____

32. Any interest in property that is due you from someone who has died

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

No

Yes. Give specific information.

\$ _____

33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment

Examples: Accidents, employment disputes, insurance claims, or rights to sue

No

Yes. Describe each claim.

\$ _____

34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims

No

Yes. Describe each claim.

\$ _____

35. Any financial assets you did not already list

No

Yes. Give specific information.

\$ _____

36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here →

\$ 3,857.95

Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.

37. Do you own or have any legal or equitable interest in any business-related property?

No. Go to Part 6.

Yes. Go to line 38.

Current value of the portion you own?

Do not deduct secured claims or exemptions.

38. Accounts receivable or commissions you already earned

No

Yes. Describe.

\$ _____

39. Office equipment, furnishings, and supplies

Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices

No

Yes. Describe.

\$ _____

Debtor 1 Theresa Ann Charlebois
First Name Middle Name Last Name

Case number (if known) _____

40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade

No
 Yes. Describe.....

\$ _____

41. Inventory

No
 Yes. Describe.....

\$ _____

42. Interests in partnerships or joint ventures

No
 Yes. Describe..... Name of entity:

% of ownership:

_____ % \$ _____
_____ % \$ _____
_____ % \$ _____

43. Customer lists, mailing lists, or other compilations

No
 Yes. Do your lists include personally identifiable information (as defined in 11 U.S.C. § 101(41A))?
 No
 Yes. Describe.....

\$ _____

44. Any business-related property you did not already list

No
 Yes. Give specific information

_____ \$ _____
_____ \$ _____
_____ \$ _____
_____ \$ _____
_____ \$ _____
_____ \$ _____
_____ \$ _____

45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached for Part 5. Write that number here →

\$ _____

Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1.

46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?

No. Go to Part 7.
 Yes. Go to line 47.

Current value of the portion you own?

Do not deduct secured claims or exemptions.

47. Farm animals

Examples: Livestock, poultry, farm-raised fish

No
 Yes

\$ _____

Debtor 1 Theresa Ann Charlebois
First Name Middle Name Last Name

Case number (if known) _____

48. Crops—either growing or harvested

No _____
 Yes. Give specific information.

\$ _____

49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade

No _____
 Yes.

\$ _____

50. Farm and fishing supplies, chemicals, and feed

No _____
 Yes.

\$ _____

51. Any farm- and commercial fishing-related property you did not already list

No _____
 Yes. Give specific information.

\$ _____

52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached for Part 6. Write that number here → \$ _____

Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above

53. Do you have other property of any kind you did not already list?

Examples: Season tickets, country club membership

No _____
 Yes. Give specific information.

\$ _____
\$ _____
\$ _____

54. Add the dollar value of all of your entries from Part 7. Write that number here → \$ _____ 0.00

Part 8: List the Totals of Each Part of this Form

55. Part 1: Total real estate, line 2 → \$ 115,300.00

56. Part 2: Total vehicles, line 5 \$ 10,946.00

57. Part 3: Total personal and household items, line 15 \$ 1,475.00

58. Part 4: Total financial assets, line 36 \$ 3,857.95

59. Part 5: Total business-related property, line 45 \$ 0.00

60. Part 6: Total farm- and fishing-related property, line 52 \$ 0.00

61. Part 7: Total other property not listed, line 54 + \$ 0.00

62. Total personal property. Add lines 56 through 61. \$ 16,278.95 Copy personal property total → + \$ 16,278.95

63. Total of all property on Schedule A/B. Add line 55 + line 62.

\$ 131,578.95

Fill in this information to identify your case:

| | | | | | | |
|--|---------------------|------------|-------------|-----------|-----------|------------|
| Debtor 1 | First Name | Theresa | Middle Name | Ann | Last Name | Charlebois |
| Debtor 2 | (Spouse, if filing) | First Name | Middle Name | Last Name | | |
| United States Bankruptcy Court for the <u>Western</u> District of New York | | | | | | |
| Case number (if known) | | | | | | |

Check if this is an amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
 You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

| Brief description of the property and line on <i>Schedule A/B</i> that lists this property | Current value of the portion you own | Amount of the exemption you claim | Specific laws that allow exemption |
|---|--|---|--|
| | Copy the value from <i>Schedule A/B</i> | Check only one box for each exemption. | |
| Brief description: <u>Vehicle (Subaru)</u> | \$ <u>10946.00</u> | <input type="checkbox"/> \$ _____ <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | <u>NYCPLR § 5205(a)(8)</u> _____ _____ |
| Line from <i>Schedule A/B</i> : <u>3.1</u> | | | |
| Brief description: <u>Electronics</u> | \$ <u>345.00</u> | <input type="checkbox"/> \$ _____ <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | <u>NYCPLR § 5205(a)(5)</u> _____ _____ |
| Line from <i>Schedule A/B</i> : <u>7</u> | | | |
| Brief description: <u>Personal Clothing</u> | \$ <u>700.00</u> | <input type="checkbox"/> \$ _____ <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | <u>NYCPLR § 5205(a)(5)</u> _____ _____ |
| Line from <i>Schedule A/B</i> : <u>11</u> | | | |

3. Are you claiming a homestead exemption of more than \$155,675?

(Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment.)

No

Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

No

Yes

Part 2: Additional Page

Brief description of the property and line on Schedule A/B that lists this property **Current value of the portion you own** **Amount of the exemption you claim** **Specific laws that allow exemption**

Copy the value from Schedule A/B *Check only one box for each exemption*

Brief description: Personal Jewelry \$ 75.00 \$ _____
 Line from Schedule A/B: 12 100% of fair market value, up to any applicable statutory limit

NYCPLR § 5205(a)(6)

Brief description: Holiday Decorations \$ 55.00 \$ _____
 Line from Schedule A/B: 14 100% of fair market value, up to any applicable statutory limit

NYCPLR § 5205(a)(5)

Brief description: _____ \$ _____ \$ _____
 Line from Schedule A/B: _____ 100% of fair market value, up to any applicable statutory limit

Brief description: _____ \$ _____ \$ _____
 Line from Schedule A/B: _____ 100% of fair market value, up to any applicable statutory limit

Brief description: _____ \$ _____ \$ _____
 Line from Schedule A/B: _____ 100% of fair market value, up to any applicable statutory limit

Brief description: _____ \$ _____ \$ _____
 Line from Schedule A/B: _____ 100% of fair market value, up to any applicable statutory limit

Brief description: _____ \$ _____ \$ _____
 Line from Schedule A/B: _____ 100% of fair market value, up to any applicable statutory limit

Brief description: _____ \$ _____ \$ _____
 Line from Schedule A/B: _____ 100% of fair market value, up to any applicable statutory limit

Brief description: _____ \$ _____ \$ _____
 Line from Schedule A/B: _____ 100% of fair market value, up to any applicable statutory limit

Brief description: _____ \$ _____ \$ _____
 Line from Schedule A/B: _____ 100% of fair market value, up to any applicable statutory limit

Brief description: _____ \$ _____ \$ _____
 Line from Schedule A/B: _____ 100% of fair market value, up to any applicable statutory limit

Brief description: _____ \$ _____ \$ _____
 Line from Schedule A/B: _____ 100% of fair market value, up to any applicable statutory limit

Fill in this information to identify your case:

| | | | | |
|--|--------------------------------|-------------|-------------|-----------|
| Debtor 1 | First Name | Ann | Middle Name | Last Name |
| Debtor 2 | (Spouse, if filing) First Name | Middle Name | Last Name | |
| United States Bankruptcy Court for the Western District of New York | | | | |
| Case number (if known) _____ | | | | |

Check if this is an amended filing

Official Form 106D

Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

1. Do any creditors have claims secured by your property?

No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
 Yes. Fill in all of the information below.

Part 1: List All Secured Claims

2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

| Column A Amount of claim Do not deduct the value of collateral. | Column B Value of collateral that supports this claim | Column C Unsecured portion If any |
|---|---|--|
| 2.1 Chase Auto Finance Creditor's Name PO Box 901076 Number Street | Describe the property that secures the claim: 2014 Subaru Forester (Vehicle) | \$ 12550.02 \$ 10,946.00 \$ 1,604.02 |
| <p>As of the date you file, the claim is: Check all that apply.</p> <p><input checked="" type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed</p> | | |
| <p>Nature of lien. Check all that apply.</p> <p><input checked="" type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input type="checkbox"/> Other (including a right to offset) _____</p> | | |
| <p>Date debt was incurred <u>05/31/2016</u></p> | | |
| 2.2 Nationstar Mortgage, dba Mr. Cooper Creditor's Name 8950 Cypress Waters Blvd. Number Street | Describe the property that secures the claim: Residential property at 3242 Leroy Road, Palmyra, NY 14522 | \$ 124660.41 \$ 115,300.00 \$ 9,360.41 |
| <p>As of the date you file, the claim is: Check all that apply.</p> <p><input checked="" type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed</p> | | |
| <p>Nature of lien. Check all that apply.</p> <p><input checked="" type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input type="checkbox"/> Other (including a right to offset) _____</p> | | |
| <p>Date debt was incurred <u>08/28/2009</u></p> | | |
| <p>Last 4 digits of account number <u>2501</u></p> | | |
| <p>Add the dollar value of your entries in Column A on this page. Write that number here: <u>\$ 137210.43</u></p> | | |

Debtor 1 Theresa Ann Charlebois Case number (if known) _____

First Name Middle Name

Last Name

Part 1: Additional Page

After listing any entries on this page, number them beginning with 2.3, followed by 2.4, and so forth.

| Column A | Column B | Column C |
|--|--|--------------------------------|
| Amount of claim Do not deduct the value of collateral. | Value of collateral that supports this claim | Unsecured portion of any |

Describe the property that secures the claim: \$ _____ \$ _____ \$ _____

Creditor's Name

Number Street

City State ZIP Code

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Who owes the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim relates to a community debt**

Nature of lien: Check all that apply.

- An agreement you made (such as mortgage or secured car loan)
- Statutory lien (such as tax lien, mechanic's lien)
- Judgment lien from a lawsuit
- Other (including a right to offset) _____

Date debt was incurred _____

Last 4 digits of account number _____

Describe the property that secures the claim: \$ _____ \$ _____ \$ _____

Creditor's Name

Number Street

City State ZIP Code

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Who owes the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim relates to a community debt**

Nature of lien: Check all that apply.

- An agreement you made (such as mortgage or secured car loan)
- Statutory lien (such as tax lien, mechanic's lien)
- Judgment lien from a lawsuit
- Other (including a right to offset) _____

Date debt was incurred _____

Last 4 digits of account number _____

Describe the property that secures the claim: \$ _____ \$ _____ \$ _____

Creditor's Name

Number Street

Who owes the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim relates to a community debt**

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Nature of lien: Check all that apply.

- An agreement you made (such as mortgage or secured car loan)
- Statutory lien (such as tax lien, mechanic's lien)
- Judgment lien from a lawsuit
- Other (including a right to offset) _____

Date debt was incurred _____

Last 4 digits of account number _____

Add the dollar value of your entries in Column A on this page. Write that number here: \$ 137,210.43

If this is the last page of your form, add the dollar value totals from all pages.
Write that number here: \$ 137,210.43

25

Debtor 1 Theresa Ann Charlebois
First Name Middle Name Last Name

Case number (if known) _____

Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

2.1 RAS Boriskin, LLC

Name _____

900 Merchants Concourse, Suite 310

Number Street _____

Westbury NY 11590

City State ZIP Code _____

On which line in Part 1 did you enter the creditor? 2.2

Last 4 digits of account number 5 3 4 4

Name _____

Number Street _____

City State ZIP Code _____

On which line in Part 1 did you enter the creditor? _____

Last 4 digits of account number _____

Name _____

Number Street _____

City State ZIP Code _____

On which line in Part 1 did you enter the creditor? _____

Last 4 digits of account number _____

Name _____

Number Street _____

City State ZIP Code _____

On which line in Part 1 did you enter the creditor? _____

Last 4 digits of account number _____

Name _____

Number Street _____

City State ZIP Code _____

On which line in Part 1 did you enter the creditor? _____

Last 4 digits of account number _____

Name _____

Number Street _____

City State ZIP Code _____

On which line in Part 1 did you enter the creditor? _____

Last 4 digits of account number _____

Fill in this information to identify your case:

| | | | | | | |
|--|------------|-------------|-------------|-----|-----------|------------|
| Debtor 1 | First Name | Theresa | Middle Name | Ann | Last Name | Charlebois |
| Debtor 2 (Spouse, if filing) | First Name | Middle Name | | | | Last Name |
| United States Bankruptcy Court for the <u>Western</u> District of New York | | | | | | |
| Case number (If known) _____ | | | | | | |

Check if this is an amended filing

Official Form 106E/F

Schedule E/F: Creditors Who Have Unsecured Claims

12/15

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Have Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. On the top of any additional pages, write your name and case number (if known).

Part 1: List All of Your PRIORITY Unsecured Claims

1. Do any creditors have priority unsecured claims against you?

No. Go to Part 2.
 Yes.

2. List all of your priority unsecured claims. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.

(For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

| Total claim | Priority amount | Nonpriority amount |
|-------------|-----------------|--------------------|
|-------------|-----------------|--------------------|

2.1
Great Lakes
Priority Creditor's Name
PO Box 790321
Number Street

Last 4 digits of account number 0577 \$ 15904.21 \$ 15,904.21 \$ 0.00

When was the debt incurred? 02/2009

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Type of PRIORITY unsecured claim:

Domestic support obligations
 Taxes and certain other debts you owe the government
 Claims for death or personal injury while you were intoxicated
 Other. Specify Student Loan

2.2
Great Lakes
Priority Creditor's Name
PO Box 790321
Number Street

Last 4 digits of account number 0321 \$ 32865.53 \$ 32,865.53 \$ 0.00

When was the debt incurred? 09/2009

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Type of PRIORITY unsecured claim:

Domestic support obligations
 Taxes and certain other debts you owe the government
 Claims for death or personal injury while you were intoxicated
 Other. Specify Student Loan

Is the claim subject to offset?
 No
 Yes

Part 1: Your PRIORITY Unsecured Claims – Continuation Page

After listing any entries on this page, number them beginning with 2.3, followed by 2.4, and so forth.

| Total claim | Priority amount | Nonpriority amount |
|-------------|-----------------|--------------------|
|-------------|-----------------|--------------------|

2.3 **Great Lakes** Last 4 digits of account number 8 5 8 1 \$ 39,303.91 \$ 39,303.91 \$ 0.00

Priority Creditor's Name
PO Box 790321
 Number Street

St. Louis MO 63179
 City State ZIP Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Is the claim subject to offset?

No
 Yes

When was the debt incurred? 04/2010 + 04/2016

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Type of PRIORITY unsecured claim:

Domestic support obligations
 Taxes and certain other debts you owe the government
 Claims for death or personal injury while you were intoxicated
 Other. Specify Student Loan

2.4 **Navient Solutions, LLC** Last 4 digits of account number 0 7 5 0 \$ 4,264.72 \$ 4,264.72 \$ 0.00

Priority Creditor's Name
PO Box 9500
 Number Street

Wilkes-Barre PA 18773
 City State ZIP Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Is the claim subject to offset?

No
 Yes

When was the debt incurred? 07/2006

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Type of PRIORITY unsecured claim:

Domestic support obligations
 Taxes and certain other debts you owe the government
 Claims for death or personal injury while you were intoxicated
 Other. Specify Student Loan

2.5 **New York State Department of Labor** Last 4 digits of account number 3 8 3 0 \$ 3,787.81 \$ 3,787.81 \$ 0.00

Priority Creditor's Name
Unemployment Insurance Division
 Number Street

Albany NY 12201
 City State ZIP Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Is the claim subject to offset?

No
 Yes

When was the debt incurred? 2016

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Type of PRIORITY unsecured claim:

Domestic support obligations
 Taxes and certain other debts you owe the government
 Claims for death or personal injury while you were intoxicated
 Other. Specify

Part 1: Your PRIORITY Unsecured Claims – Continuation Page

After listing any entries on this page, number them beginning with 2.3, followed by 2.4, and so forth.

| | Total claim | Priority amount | Nonpriority amount |
|--|-------------|-----------------|--------------------|
|--|-------------|-----------------|--------------------|

2.6 State of Texas

Last 4 digits of account number 5 8 9 1 \$ 653.00 \$ 653.00 \$ 0.00

Priority Creditor's Name

Riesel Municipal Court

Number Street

PO Box 249

Riesel TX 76682
 City State ZIP Code

When was the debt incurred? 2017

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Type of PRIORITY unsecured claim:

- Domestic support obligations
- Taxes and certain other debts you owe the government
- Claims for death or personal injury while you were intoxicated
- Other. Specify _____

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt

Is the claim subject to offset?

- No
- Yes

Priority Creditor's Name

Last 4 digits of account number _____ \$ _____ \$ _____ \$ _____

Number Street

When was the debt incurred? _____

City State ZIP Code

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Type of PRIORITY unsecured claim:

- Domestic support obligations
- Taxes and certain other debts you owe the government
- Claims for death or personal injury while you were intoxicated
- Other. Specify _____

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt

Is the claim subject to offset?

- No
- Yes

Priority Creditor's Name

Last 4 digits of account number _____ \$ _____ \$ _____ \$ _____

Number Street

When was the debt incurred? _____

City State ZIP Code

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Type of PRIORITY unsecured claim:

- Domestic support obligations
- Taxes and certain other debts you owe the government
- Claims for death or personal injury while you were intoxicated
- Other. Specify _____

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt

Is the claim subject to offset?

- No
- Yes

Part 2: List All of Your NONPRIORITY Unsecured Claims

3. Do any creditors have nonpriority unsecured claims against you?

No. You have nothing to report in this part. Submit this form to the court with your other schedules.
 Yes

4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.

Total claim _____

4.1 Allergy, Asthma, Immunology of Rochester, PC

Nonpriority Creditor's Name

300 Meridian Centre, Suite 300

Number Street

Rochester NY 14618

City State ZIP Code

Last 4 digits of account number 6710

\$ 25.00

When was the debt incurred? 2017

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Type of NONPRIORITY unsecured claim:

Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify Medical Bill

4.2 Azle 611 ER Physicians, PLLC

Nonpriority Creditor's Name

611 Northwest Parkway

Number Street

Azle TX 76020

City State ZIP Code

Last 4 digits of account number 1743

\$ 1,475.00

When was the debt incurred? 2017

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Type of NONPRIORITY unsecured claim:

Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify Medical Bill

4.3 Bank of America

Nonpriority Creditor's Name

P.O. Box 15019

Number Street

Wilmington DE 19886

City State ZIP Code

Last 4 digits of account number 2711

\$ 4,738.86

When was the debt incurred? 2008-2017

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Type of NONPRIORITY unsecured claim:

Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify Credit Card Debit

Part 2: Your NONPRIORITY Unsecured Claims – Continuation Page

After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.

Total claim

4.4 **Barclaycard**
 Nonpriority Creditor's Name
PO Box 8833
 Number Street
Wilmington DE 19899
 City State ZIP Code

Last 4 digits of account number 3113

\$ 2,544.11

When was the debt incurred? 2016

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Type of NONPRIORITY unsecured claim:

Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify Credit Card Debt

4.5 **Capital One**
 Nonpriority Creditor's Name
PO Box 6492
 Number Street
Carol Stream IL 60197
 City State ZIP Code

Last 4 digits of account number 1513

\$ 635.91

When was the debt incurred? 2014-2017

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Type of NONPRIORITY unsecured claim:

Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify Credit Card Debt

4.6 **Capital One**
 Nonpriority Creditor's Name
PO Box 30281
 Number Street
Salt Lake City UT 84130
 City State ZIP Code

Last 4 digits of account number 7125

\$ 2,394.19

When was the debt incurred? 2007-2017

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Type of NONPRIORITY unsecured claim:

Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify Credit Card Debt

Who incurred the debt? Check one.
 Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt
 Is the claim subject to offset?
 No
 Yes

Part 2: Your NONPRIORITY Unsecured Claims — Continuation Page

After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.

Total claim _____

4.7

Complete Emergency Care Azle

Nonpriority Creditor's Name

611 Northwest Parkway

Number Street TX 76020
 Azle TX 76020
 City State ZIP Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another

Check if this claim is for a community debt

Is the claim subject to offset?

No
 Yes

Last 4 digits of account number 1744

\$ 11,380.00

When was the debt incurred? 2017

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Type of NONPRIORITY unsecured claim:

Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify Medical Bill

4.8

Credit One Bank

Nonpriority Creditor's Name

PO Box 98873

Number Street NV 89193
 Las Vegas NV 89193
 City State ZIP Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another

Check if this claim is for a community debt

Is the claim subject to offset?

No
 Yes

Last 4 digits of account number 1672

\$ 1,380.00

When was the debt incurred? 2016 - 2017

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Type of NONPRIORITY unsecured claim:

Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify Credit Card Debt

4.9

Discover

Nonpriority Creditor's Name

P.O. Box 71084

Number Street NC 28272
 Charlotte NC 28272
 City State ZIP Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another

Check if this claim is for a community debt

Is the claim subject to offset?

No
 Yes

Last 4 digits of account number 6253

\$ 4,953.00

When was the debt incurred? 2016 - 2017

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Type of NONPRIORITY unsecured claim:

Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify Credit Card Debt

Part 2: Your NONPRIORITY Unsecured Claims — Continuation Page

After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.

Total claim

4.10

High Plains Radiological Association

Nonpriority Creditor's Name

PO Box 3780

Number Street

Amarillo

TX

79116

City

State

ZIP Code

Last 4 digits of account number 1279

\$ 458.00

When was the debt incurred? 2017

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Type of NONPRIORITY unsecured claim:

- Student loans
- Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- Debts to pension or profit-sharing plans, and other similar debts
- Other. Specify Medical Bill

4.11

K&D Disposal

Nonpriority Creditor's Name

5076 State Route 31

Number Street

Newark

NY

14513

City

State

ZIP Code

Last 4 digits of account number 7896

\$ 142.24

When was the debt incurred? 2017

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Type of NONPRIORITY unsecured claim:

- Student loans
- Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- Debts to pension or profit-sharing plans, and other similar debts
- Other. Specify Home Utility (Garbage) Bill

4.12

Macy's

Nonpriority Creditor's Name

PO Box 8058

Number Street

Mason

OH

45040

City

State

ZIP Code

Last 4 digits of account number 9360

\$ 323.99

When was the debt incurred? 2001 - 2017

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Type of NONPRIORITY unsecured claim:

- Student loans
- Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- Debts to pension or profit-sharing plans, and other similar debts
- Other. Specify Credit Card Debt

Part 2: Your NONPRIORITY Unsecured Claims – Continuation Page

After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.

Total claim _____

4.13**New York State Electric & Gas (NYSEG)**

Nonpriority Creditor's Name

PO Box 847812

| | | | |
|--------|--------|----------|-------|
| Number | Street | MA | 02284 |
| Boston | | | |
| City | State | ZIP Code | |

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another

Check if this claim is for a community debt

Is the claim subject to offset?

No
 Yes

Last 4 digits of account number 6781\$ 287.68When was the debt incurred? 2009 - 2018

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Type of NONPRIORITY unsecured claim:

Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify Home Utility (Electric) Bill

4.14**Spectrum (Previously Time Warner Cable)**

Nonpriority Creditor's Name

PO Box 70872

| | | | |
|-----------|--------|----------|-------|
| Number | Street | NC | 28272 |
| Charlotte | | | |
| City | State | ZIP Code | |

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another

Check if this claim is for a community debt

Is the claim subject to offset?

No
 Yes

Last 4 digits of account number 4001\$ 87.70When was the debt incurred? 2009 - 2017

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Type of NONPRIORITY unsecured claim:

Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify Home Utility (Internet) Bill

4.15**Texas Health Resources**

Nonpriority Creditor's Name

500 E. Border St., #131

| | | | |
|-----------|--------|----------|-------|
| Number | Street | TX | 76010 |
| Arlington | | | |
| City | State | ZIP Code | |

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another

Check if this claim is for a community debt

Is the claim subject to offset?

No
 Yes

Last 4 digits of account number 4087\$ 308.96When was the debt incurred? 2017

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Type of NONPRIORITY unsecured claim:

Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify Medical Bill

Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page

After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.

Total claim _____

4.16

Texas Health Resources

Nonpriority Creditor's Name

500 E. Border St., #131

Number Street TX 76010
 Arlington State ZIP Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Is the claim subject to offset?

No
 Yes

Last 4 digits of account number 5827

\$ 193.74

When was the debt incurred? 2017

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Type of NONPRIORITY unsecured claim:

Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify Medical Bill

4.17

Texas Health Resources

Nonpriority Creditor's Name

500 E. Border St., #131

Number Street TX 76010
 Arlington State ZIP Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Is the claim subject to offset?

No
 Yes

Last 4 digits of account number 8101

\$ 193.74

When was the debt incurred? 2017

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Type of NONPRIORITY unsecured claim:

Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify Medical Bill

4.18

Texas Medicine Resources

Nonpriority Creditor's Name

PO Box 8549

Number Street TX 76124
 Fort Worth State ZIP Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Is the claim subject to offset?

No
 Yes

Last 4 digits of account number 3413

\$ 482.00

When was the debt incurred? 2017

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Type of NONPRIORITY unsecured claim:

Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify Medical Bill

Part 2: Your NONPRIORITY Unsecured Claims – Continuation Page

After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.

Total claim
\$ 841.00

4.19

Texas Medicine Resources

Nonpriority Creditor's Name

PO Box 8549

Number Street
Fort Worth TX 76124
City State ZIP Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Is the claim subject to offset?

No
 Yes

Last 4 digits of account number 2618

\$ 841.00

When was the debt incurred? 2017

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Type of NONPRIORITY unsecured claim:

Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify Medical Bill

4.20

Texas Medicine Resources

Nonpriority Creditor's Name

PO Box 8549
Number Street
Fort Worth TX 76124
City State ZIP Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Is the claim subject to offset?

No
 Yes

Last 4 digits of account number 6659

\$ 482.00

When was the debt incurred? 2017

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Type of NONPRIORITY unsecured claim:

Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify Medical Bill

4.21

Walden University

Nonpriority Creditor's Name

100 Washington Avenue South, Suite 900
Number Street
Minneapolis MN 55401
City State ZIP Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Is the claim subject to offset?

No
 Yes

Last 4 digits of account number 5198

\$ 2,801.21

When was the debt incurred? 2017

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Type of NONPRIORITY unsecured claim:

Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify Tuition Due

Part 3: List Others to Be Notified About a Debt That You Already Listed

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Mercantile

Name
165 Lawrence Bell Drive

Number Street

Suite 100

Williamsville NY 14221

City State ZIP Code

Enhanced Recovery Company (ERC), LLC

Name

PO Box 57610

Number Street

Jacksonville FL 32241

City State ZIP Code

Client Services, Inc.

Name

3451 Harry S. Truman Blvd

Number Street

Saint Charles MO 63301

City State ZIP Code

Portfolio Recovery Associates, LLC

Name

PO Box 12914

Number Street

Norfolk VA 23541

City State ZIP Code

Atlantic Credit & Finance Incorporated

Name

PO Box 13386

Number Street

Roanoke VA 24033

City State ZIP Code

Forster & Garbus, LLP

Name

PO Box 9030

Number Street

Commack NY 11725

City State ZIP Code

Northland Group

Name

PO Box 390905

Number Street

Minneapolis MN 55439

City State ZIP Code

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.3 of (Check one): Part 1: Creditors with Priority Unsecured Claims
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number 2711

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.4 of (Check one): Part 1: Creditors with Priority Unsecured Claims
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number 3113

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.5 of (Check one): Part 1: Creditors with Priority Unsecured Claims
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number 1513

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.6 of (Check one): Part 1: Creditors with Priority Unsecured Claims
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number 7125

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.8 of (Check one): Part 1: Creditors with Priority Unsecured Claims
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number 0324

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.9 of (Check one): Part 1: Creditors with Priority Unsecured Claims
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number 6253

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.12 of (Check one): Part 1: Creditors with Priority Unsecured Claims
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number 3492

Part 3: List Others to Be Notified About a Debt That You Already Listed

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Credit Protection Association, L.P.

Name

PO Box 9035

Number Street

Addison TX 75001
City State ZIP Code

I.C. System, Inc.

Name

PO Box 64378

Number Street

Saint Paul MN 55164
City State ZIP Code

Doctors Reporting Service of Texas, Inc.

Name

PO Box 830808

Number Street

Richardson TX 75083
City State ZIP Code

Doctors Reporting Service of Texas, Inc.

Name

PO Box 830808

Number Street

Richardson TX 75083
City State ZIP Code

Doctors Reporting Service of Texas, Inc.

Name

PO Box 830808

Number Street

Richardson TX 75083
City State ZIP Code

United Revenue Corp.

Name

204 Billings Street

Number Street

Suite 120

Arlington TX 76010
City State ZIP Code

United Revenue Corp.

Name

204 Billings Street

Number Street

Suite 120

Arlington TX 76010
City State ZIP Code

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.13 of (Check one): Part 1: Creditors with Priority Unsecured Claims
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number 6781

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.14 of (Check one): Part 1: Creditors with Priority Unsecured Claims
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number 4001

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.15 of (Check one): Part 1: Creditors with Priority Unsecured Claims
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number 4087

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.16 of (Check one): Part 1: Creditors with Priority Unsecured Claims
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number 5827

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.17 of (Check one): Part 1: Creditors with Priority Unsecured Claims
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number 8101

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.18 of (Check one): Part 1: Creditors with Priority Unsecured Claims
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number 3413

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.19 of (Check one): Part 1: Creditors with Priority Unsecured Claims
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number 2618

Part 3: List Others to Be Notified About a Debt That You Already Listed

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

United Revenue Corp.

Name

204 Billings Street

Number Street

Suite 120

Arlington

TX

76010

City

State

ZIP Code

Cedar Financial

Name

5230 Las Virgenes Road

Number Street

Suite #210

Calabasas

CA

91302

City

State

ZIP Code

Name

Number Street

City

State

ZIP Code

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.20 of (Check one): Part 1: Creditors with Priority Unsecured Claims
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number 6659

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.21 of (Check one): Part 1: Creditors with Priority Unsecured Claims
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number 5198

On which entry in Part 1 or Part 2 did you list the original creditor?

Line _____ of (Check one): Part 1: Creditors with Priority Unsecured Claims
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number _____

On which entry in Part 1 or Part 2 did you list the original creditor?

Line _____ of (Check one): Part 1: Creditors with Priority Unsecured Claims
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number _____

On which entry in Part 1 or Part 2 did you list the original creditor?

Line _____ of (Check one): Part 1: Creditors with Priority Unsecured Claims
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number _____

On which entry in Part 1 or Part 2 did you list the original creditor?

Line _____ of (Check one): Part 1: Creditors with Priority Unsecured Claims
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number _____

On which entry in Part 1 or Part 2 did you list the original creditor?

Line _____ of (Check one): Part 1: Creditors with Priority Unsecured Claims
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number _____

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159.
Add the amounts for each type of unsecured claim.

| | | Total claim |
|--------------------------|---|--------------------|
| Total claims from Part 1 | 6a. Domestic support obligations | 6a. \$ 0.00 |
| | 6b. Taxes and certain other debts you owe the government | 6b. \$ 4,440.81 |
| | 6c. Claims for death or personal injury while you were intoxicated | 6c. \$ 0.00 |
| | 6d. Other. Add all other priority unsecured claims. Write that amount here. | 6d. + \$ 0.00 |
| | 6e. Total. Add lines 6a through 6d. | 6e. \$ 4,440.81 |
| | | Total claim |
| Total claims from Part 2 | 6f. Student loans | 6f. \$ 92,338.37 |
| | 6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims | 6g. \$ 0.00 |
| | 6h. Debts to pension or profit-sharing plans, and other similar debts | 6h. \$ 0.00 |
| | 6i. Other. Add all other nonpriority unsecured claims. Write that amount here. | 6i. + \$ 36,128.33 |
| | 6j. Total. Add lines 6f through 6i. | 6j. \$ 128,466.70 |

Fill in this information to identify your case:

| | | | |
|--|------------|-------------|------------|
| Debtor | Theresa | Ann | Charlebois |
| | First Name | Middle Name | Last Name |
| Debtor 2 (Spouse if filing) | First Name | Middle Name | Last Name |
| United States Bankruptcy Court for the Western District of New York | | | |
| Case number (if known) _____ | | | |

Check if this is an amended filing

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

1. Do you have any executory contracts or unexpired leases?

No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 Yes. Fill in all of the information below even if the contracts or leases are listed on *Schedule A/B: Property* (Official Form 106A/B).

2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease

State what the contract or lease is for

2.1

Name _____

Number Street _____

City State ZIP Code _____

2.2

Name _____

Number Street _____

City State ZIP Code _____

2.3

Name _____

Number Street _____

City State ZIP Code _____

2.4

Name _____

Number Street _____

City State ZIP Code _____

2.5

Name _____

Number Street _____

City State ZIP Code _____

Fill in this information to identify your case:

| | | | |
|---|-----------------------|--------------------|-------------------------|
| Debtor 1 | Theresa First Name | Ann Middle Name | Charlebois Last Name |
| Debtor 2 (Spouse, if filing) | First Name | Middle Name | Last Name |
| United States Bankruptcy Court for the: Western District of New York | | | |
| Case number (If known) | <hr/> | | |

Check if this is an amended filing

Official Form 106H

Schedule H: Your Codebtors

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

1. **Do you have any codebtors?** (If you are filing a joint case, do not list either spouse as a codebtor.)
 No
 Yes
2. **Within the last 8 years, have you lived in a community property state or territory?** (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)
 No. Go to line 3.
 Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?
 No
 Yes. In which community state or territory did you live? _____ . Fill in the name and current address of that person.

Name of your spouse, former spouse, or legal equivalent

Number Street

City _____ State _____ ZIP Code _____

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

Schedule D, line

Schedule E/F, line

Schedule G, line

Schedule D, line

Schedule E/E line

Schedule 6, line

B. Schulte-Bernd

Schedule B, line _____

Schedule E/H, line _____

Fill in this information to identify your case:

| | | | | | | |
|--|------------|---------|-------------|-----|-----------|------------|
| Debtor 1 | First Name | Theresa | Middle Name | Ann | Last Name | Charlebois |
| Debtor 2 (Spouse, if filing) | First Name | | Middle Name | | Last Name | |
| United States Bankruptcy Court for the Western District of New York | | | | | | |
| Case number (if known) _____ | | | | | | |

Check if this is:

An amended filing
 A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form 106I

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

| | Debtor 1 | Debtor 2 or non-filing spouse |
|---------------------|---|--|
| Employment status | <input checked="" type="checkbox"/> Employed <input type="checkbox"/> Not employed | <input type="checkbox"/> Employed <input type="checkbox"/> Not employed |
| Occupation | Substitute Teacher | |
| Employer's name | Bloomfield Central School District | |
| Employer's address | 1 Oakmount Avenue Number Street | Number Street |
| | | |
| | | |
| Bloomfield | NY | 14469 |
| City | State | ZIP Code |
| City State ZIP Code | | |

How long employed there? < 1 year

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

| | For Debtor 1 | For Debtor 2 or non-filing spouse |
|--|---|--|
| 2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be. | 2. \$ <u>1,800.00</u> | \$ _____ |
| 3. Estimate and list monthly overtime pay. | 3. + \$ <u>0.00</u> | + \$ _____ |
| 4. Calculate gross income. Add line 2 + line 3. | 4. \$ <u>1,800.00</u> | \$ _____ |

For Debtor 1 For Debtor 2 or
 non-filing spouse

Copy line 4 here..... ➔ 4. \$ 1,800.00 \$ _____

5. List all payroll deductions:

| | | |
|---|---------------|------------|
| 5a. Tax, Medicare, and Social Security deductions | 5a. \$ 124.70 | \$ _____ |
| 5b. Mandatory contributions for retirement plans | 5b. \$ 54.00 | \$ _____ |
| 5c. Voluntary contributions for retirement plans | 5c. \$ 0.00 | \$ _____ |
| 5d. Required repayments of retirement fund loans | 5d. \$ 0.00 | \$ _____ |
| 5e. Insurance | 5e. \$ 0.00 | \$ _____ |
| 5f. Domestic support obligations | 5f. \$ 0.00 | \$ _____ |
| 5g. Union dues | 5g. \$ 0.00 | \$ _____ |
| 5h. Other deductions. Specify: _____ | 5h. + \$ 0.00 | + \$ _____ |

6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h. 6. \$ 178.70 \$ _____

7. Calculate total monthly take-home pay. Subtract line 6 from line 4. 7. \$ 1,621.30 \$ _____

8. List all other income regularly received:

8a. Net income from rental property and from operating a business, profession, or farm

Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.

8a. \$ 0.00 \$ _____

8b. Interest and dividends

8b. \$ 0.00 \$ _____

8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive

Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.

8c. \$ 0.00 \$ _____

8d. Unemployment compensation

8d. \$ 0.00 \$ _____

8e. Social Security

8e. \$ 0.00 \$ _____

8f. Other government assistance that you regularly receive

Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.

8f. \$ 0.00 \$ _____

8g. Pension or retirement income

8g. \$ 0.00 \$ _____

8h. Other monthly income. Specify: _____

8h. + \$ 0.00 + \$ _____

9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h.

9. \$ 0.00 \$ _____

10. Calculate monthly income. Add line 7 + line 9.

Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.

10. \$ 1,621.30 + \$ _____ = \$ 1,621.30

11. State all other regular contributions to the expenses that you list in Schedule J.

Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.

Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J.

Specify: _____

11. + \$ 0.00

12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income.

Write that amount on the *Summary of Your Assets and Liabilities and Certain Statistical Information*, if it applies

12.

\$ 1,621.30

Combined monthly income

13. Do you expect an increase or decrease within the year after you file this form?

No.

Yes. Explain:

Income + Expenses will not change, unless my employment status changes.

Fill in this information to identify your case:

| | | | | | | |
|--|------------|---------|-------------|-----|-----------|------------|
| Debtor 1 | First Name | Theresa | Middle Name | Ann | Last Name | Charlebois |
| Debtor 2 (Spouse, if filing) | First Name | | Middle Name | | Last Name | |
| United States Bankruptcy Court for the <u>Western</u> District of New York | | | | | | |
| Case number (if known) _____ | | | | | | |

Check if this is:

An amended filing
 A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

Official Form 106J

Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

No. Go to line 2.
 Yes. Does Debtor 2 live in a separate household?

No

Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2.

2. Do you have dependents?

No

Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

No

Yes

No

Yes

No

Yes

No

Yes

No

Yes

3. Do your expenses include expenses of people other than yourself and your dependents? No
 Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106I.)

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

Your expenses

4. \$ 0.00

If not included in line 4:

4a. Real estate taxes
4b. Property, homeowner's, or renter's insurance
4c. Home maintenance, repair, and upkeep expenses
4d. Homeowner's association or condominium dues

4a. \$ 0.00

4b. \$ 0.00

4c. \$ 0.00

4d. \$ 0.00

39

| | | Your expenses |
|------|--|-----------------------|
| 5. | Additional mortgage payments for your residence, such as home equity loans | 5. \$ <u>0.00</u> |
| 6. | Utilities: | |
| 6a. | Electricity, heat, natural gas | 6a. \$ <u>100.00</u> |
| 6b. | Water, sewer, garbage collection | 6b. \$ <u>0.00</u> |
| 6c. | Telephone, cell phone, Internet, satellite, and cable services | 6c. \$ <u>110.50</u> |
| 6d. | Other. Specify: <u>\$400 'rent' payment to mother (living with her)</u> | 6d. \$ <u>400.00</u> |
| 7. | Food and housekeeping supplies | 7. \$ <u>300.00</u> |
| 8. | Childcare and children's education costs | 8. \$ <u>0.00</u> |
| 9. | Clothing, laundry, and dry cleaning | 9. \$ <u>40.00</u> |
| 10. | Personal care products and services | 10. \$ <u>50.00</u> |
| 11. | Medical and dental expenses | 11. \$ <u>25.00</u> |
| 12. | Transportation. Include gas, maintenance, bus or train fare. Do not include car payments. | 12. \$ <u>120.00</u> |
| 13. | Entertainment, clubs, recreation, newspapers, magazines, and books | 13. \$ <u>22.06</u> |
| 14. | Charitable contributions and religious donations | 14. \$ <u>0.00</u> |
| 15. | Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. | |
| 15a. | Life insurance | 15a. \$ <u>0.00</u> |
| 15b. | Health insurance | 15b. \$ <u>0.00</u> |
| 15c. | Vehicle insurance | 15c. \$ <u>135.99</u> |
| 15d. | Other insurance. Specify: _____ | 15d. \$ <u>0.00</u> |
| 16. | Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____ | 16. \$ <u>0.00</u> |
| 17. | Installment or lease payments: | |
| 17a. | Car payments for Vehicle 1 | 17a. \$ <u>321.22</u> |
| 17b. | Car payments for Vehicle 2 | 17b. \$ <u>0.00</u> |
| 17c. | Other. Specify: <u>Student Loan Payment #1</u> | 17c. \$ <u>70.33</u> |
| 17d. | Other. Specify: <u>Storage Locker / Unit Payment</u> | 17d. \$ <u>55.00</u> |
| 18. | Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I). | 18. \$ <u>0.00</u> |
| 19. | Other payments you make to support others who do not live with you. Specify: _____ | 19. \$ <u>0.00</u> |
| 20. | Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. | |
| 20a. | Mortgages on other property | 20a. \$ <u>0.00</u> |
| 20b. | Real estate taxes | 20b. \$ <u>0.00</u> |
| 20c. | Property, homeowner's, or renter's insurance | 20c. \$ <u>0.00</u> |
| 20d. | Maintenance, repair, and upkeep expenses | 20d. \$ <u>0.00</u> |
| 20e. | Homeowner's association or condominium dues | 20e. \$ <u>0.00</u> |

Debtor 1 Theresa Ann Charlebois

Case number (if known)

21. Other. Specify: _____

21. +\$ 0.00

22. Calculate your monthly expenses.

22a. Add lines 4 through 21.

22a. \$ 1,750.10

22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2

22b. \$ 0.00

22c. Add line 22a and 22b. The result is your monthly expenses.

22c. \$ 1,750.10

23. Calculate your monthly net income.

23a. Copy line 12 (your combined monthly income) from Schedule I.

23a. \$ 1,800.00

23b. Copy your monthly expenses from line 22c above.

23b. -\$ 1,750.10

23c. Subtract your monthly expenses from your monthly income.

23c. \$ 49.90

The result is your monthly net income.

24. Do you expect an increase or decrease in your expenses within the year after you file this form?

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

No.

Yes.

Explain here: My expenses will only increase if I secure full-time employment within my industry again. I have been actively seeking full-time employment since December 2017, with no luck as of the date this schedule was completed.

Fill in this information to identify your case:

| | | | | | | |
|---|------------|---------|-------------|---------|-----------|------------|
| Debtor 1 | First Name | Theresa | Middle Name | Ann | Last Name | Charlebois |
| Debtor 2 (Spouse, if filing) | First Name | | Middle Name | | Last Name | |
| United States Bankruptcy Court for the: <u>Western</u> District of New York | | | | (State) | | |
| Case number (If known) | | | | | | |

Check if this is an amended filing

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

No

Yes. Name of person _____, Attach *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

Theresa A Charlebois

Signature of Debtor 1

Signature of Debtor 2

Date 09/24/2018
MM / DD / YYYY

Date _____
MM / DD / YYYY

Fill in this information to identify your case:

| | | | | | | |
|--|------------|---------|-------------|-----|-----------|------------|
| Debtor 1 | First Name | Theresa | Middle Name | Ann | Last Name | Charlebois |
| Debtor 2 (Spouse, if filing) | First Name | | Middle Name | | Last Name | |
| United States Bankruptcy Court for the <u>Western</u> District of New York | | | | | | |
| Case number (if known) _____ | | | | | | |

Check if this is an amended filing

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Give Details About Your Marital Status and Where You Lived Before

1. What is your current marital status?

Married
 Not married

2. During the last 3 years, have you lived anywhere other than where you live now?

No
 Yes. List all of the places you lived in the last 3 years. Do not include where you live now.

Debtor 1:

Dates Debtor 1 Debtor 2:
lived there

Dates Debtor 2
lived there

Same as Debtor 1

Same as Debtor 1

3242 Leroy Road
Number Street

From 8/2009
To 5/2017

Number Street

From _____
To _____

Palmyra NY 14522
City State ZIP Code

City State ZIP Code

Same as Debtor 1

Number Street

From _____
To _____

Number Street

From _____
To _____

City State ZIP Code

City State ZIP Code

3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

No
 Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).

Part 2: Explain the Sources of Your Income

4. Did you have any income from employment or from operating a business during this year or the two previous calendar years?

Fill in the total amount of income you received from all jobs and all businesses, including part-time activities.

If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.

No

Yes. Fill in the details.

| Debtor 1 | Debtor 2 |
|--|---|
| Sources of income Check all that apply. | Sources of income Check all that apply. |
| <input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business | <input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business |
| From January 1 of current year until the date you filed for bankruptcy: _____ | Gross income (before deductions and exclusions) \$ <u>13,915.14</u> |
| For last calendar year: (January 1 to December 31, <u>2017</u> YYYY) | Gross income (before deductions and exclusions) \$ <u>63,063.00</u> |
| For the calendar year before that: (January 1 to December 31, <u>2016</u> YYYY) | Gross income (before deductions and exclusions) \$ <u>44,719.00</u> |

5. Did you receive any other income during this year or the two previous calendar years?

Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1.

List each source and the gross income from each source separately. Do not include income that you listed in line 4.

No

Yes. Fill in the details.

| Debtor 1 | Debtor 2 |
|--|--|
| Sources of income Describe below. | Sources of income Describe below. |
| Gross income from each source (before deductions and exclusions) | Gross income from each source (before deductions and exclusions) |
| From January 1 of current year until the date you filed for bankruptcy: _____ | Gross income \$ _____ |
| _____ | \$ _____ |
| _____ | \$ _____ |
| For last calendar year: (January 1 to December 31, <u> </u> YYYY) | Gross income \$ _____ |
| _____ | \$ _____ |
| _____ | \$ _____ |
| For the calendar year before that: (January 1 to December 31, <u> </u> YYYY) | Gross income \$ _____ |
| _____ | \$ _____ |
| _____ | \$ _____ |

Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts?

No. **Neither Debtor 1 nor Debtor 2 has primarily consumer debts.** *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,225* or more?

No. Go to line 7.

Yes. List below each creditor to whom you paid a total of \$6,225* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

* Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment.

Yes. **Debtor 1 or Debtor 2 or both have primarily consumer debts.**

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

No. Go to line 7.

Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

| | Dates of payment | Total amount paid | Amount you still owe | Was this payment for... |
|---|------------------|-------------------|----------------------|--|
| Chase Auto Finance Creditor's Name | 08/13/2018 | \$ 1,847.01 | \$ 12,550.02 | <input type="checkbox"/> Mortgage <input checked="" type="checkbox"/> Car <input type="checkbox"/> Credit card <input type="checkbox"/> Loan repayment <input type="checkbox"/> Suppliers or vendors <input type="checkbox"/> Other _____ |
| PO Box 901076 Number Street | | | | |
| Ft. Worth TX 76101 City State ZIP Code | | | | |
| Creditor's Name | | \$ _____ | \$ _____ | <input type="checkbox"/> Mortgage <input type="checkbox"/> Car <input type="checkbox"/> Credit card <input type="checkbox"/> Loan repayment <input type="checkbox"/> Suppliers or vendors <input type="checkbox"/> Other _____ |
| Number Street | | | | |
| City State ZIP Code | | | | |
| Creditor's Name | | \$ _____ | \$ _____ | <input type="checkbox"/> Mortgage <input type="checkbox"/> Car <input type="checkbox"/> Credit card <input type="checkbox"/> Loan repayment <input type="checkbox"/> Suppliers or vendors <input type="checkbox"/> Other _____ |
| Number Street | | | | |
| City State ZIP Code | | | | |

Debtor 1 **Theresa Ann Charlebois**

Case number (if known) _____

7. Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?

Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.

No

Yes. List all payments to an insider.

| | Dates of payment | Total amount paid | Amount you still owe | Reason for this payment |
|---------------------|------------------|-------------------|----------------------|-------------------------|
| Insider's Name | _____ | \$ _____ | \$ _____ | |
| Number Street | _____ | | | |
| City State ZIP Code | _____ | | | |
| Insider's Name | _____ | \$ _____ | \$ _____ | |
| Number Street | _____ | | | |
| City State ZIP Code | _____ | | | |

8. Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?

Include payments on debts guaranteed or cosigned by an insider.

No

Yes. List all payments that benefited an insider.

| | Dates of payment | Total amount paid | Amount you still owe | Reason for this payment Include creditor's name |
|---------------------|------------------|-------------------|----------------------|--|
| Insider's Name | _____ | \$ _____ | \$ _____ | |
| Number Street | _____ | | | |
| City State ZIP Code | _____ | | | |
| Insider's Name | _____ | \$ _____ | \$ _____ | |
| Number Street | _____ | | | |
| City State ZIP Code | _____ | | | |

Debtor 1 Theresa Ann Charlebois
 First Name Middle Name Last Name

Case number (if known) _____

Part 4: Identify Legal Actions, Repossessions, and Foreclosures

9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding?

List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes.

No

Yes. Fill in the details.

| Case title | Nature of the case | Court or agency | Status of the case |
|------------------------------|---|-----------------------------|---|
| Macedon Town Court | Registration Violation | Macedon Town Court | <input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input checked="" type="checkbox"/> Concluded |
| | Fine of \$263.00 paid / Case Resolved | 32 Main Street | |
| Case number 17020162.02 | | Macedon NY 14502 | |
| | | City State ZIP Code | |
| Case title New York State | Insurance Lapse / Cancellation - Suspension of Registration | NYS Dept. of Motor Vehicles | <input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input checked="" type="checkbox"/> Concluded |
| Department of Motor Vehicles | | 20 Ontario Street | |
| Case number C712261 | Fine of \$684.00 paid / Case Resolved | Canandaigua NY 14424 | |
| | | City State ZIP Code | |

10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below.

No. Go to line 11.

Yes. Fill in the information below.

| Creditor's Name | Describe the property | Date | Value of the property |
|-----------------|-----------------------|-------|-----------------------|
| _____ | _____ | _____ | \$ _____ |

| Number Street | Explain what happened |
|---------------------|---|
| _____ | <input type="checkbox"/> Property was repossessed. <input type="checkbox"/> Property was foreclosed. <input type="checkbox"/> Property was garnished. <input type="checkbox"/> Property was attached, seized, or levied. |
| City State ZIP Code | Describe the property Date Value of the property |
| _____ | _____ |

| Creditor's Name | Describe the property | Date | Value of the property |
|---------------------|---|-------|-----------------------|
| _____ | _____ | _____ | \$ _____ |
| Number Street | Explain what happened | | |
| _____ | <input type="checkbox"/> Property was repossessed. <input type="checkbox"/> Property was foreclosed. <input type="checkbox"/> Property was garnished. <input type="checkbox"/> Property was attached, seized, or levied. | | |
| City State ZIP Code | Describe the property Date Value of the property | | |
| _____ | _____ | | |

Part 4: Identify Legal Actions, Repossessions, and Foreclosures

9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding?

List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes.

No

Yes. Fill in the details.

| Nature of the case | Court or agency | Status of the case |
|---------------------------------------|---|---|
| Case title <u>Gates Town Court</u> | <u>Gates Town Court</u> Court Name | <input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input checked="" type="checkbox"/> Concluded |
| Fine of \$148.00 paid / Case Resolved | <u>1605 Buffalo Road</u> Number Street | |
| Case number <u>E1026TKP</u> | <u>Rochester</u> NY <u>14624</u> City State ZIP Code | |
| Case title _____ | Court Name _____ | <input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded |
| Case number _____ | Number Street _____ | |

10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied?
 Check all that apply and fill in the details below.

No. Go to line 11.

Yes. Fill in the information below.

| Describe the property | Date | Value of the property |
|---------------------------------------|--|---------------------------------------|
| Chase Auto Finance Creditor's Name | <u>2014 Subaru Forester</u> Vehicle was repossessed due to non-payment - Paid \$1,847.01 to get back | <u>08/13/2018</u> \$ <u>10,946.00</u> |

PO Box 901076
Number Street

Explain what happened

- Property was repossessed.
- Property was foreclosed.
- Property was garnished.
- Property was attached, seized, or levied.

| Describe the property | Date | Value of the property |
|-----------------------|------|-----------------------|
|-----------------------|------|-----------------------|

Creditor's Name _____

Number Street _____

Explain what happened

- Property was repossessed.
- Property was foreclosed.
- Property was garnished.
- Property was attached, seized, or levied.

Debtor 1 **Theresa Ann Charlebois**

First Name

Middle Name

Last Name

Case number (if known) _____

11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?

No

Yes. Fill in the details.

| Describe the action the creditor took | | Date action was taken | Amount |
|---------------------------------------|--------|-----------------------|---|
| Creditor's Name | | | |
| Number | Street | | \$ _____ |
| | | | |
| City | State | ZIP Code | Last 4 digits of account number: XXXX-_____ |

12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?

No

Yes

Part 5: List Certain Gifts and Contributions

13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?

No

Yes. Fill in the details for each gift.

| Gifts with a total value of more than \$600 per person | Describe the gifts | Dates you gave the gifts | Value |
|--|--------------------|--------------------------|----------|
| Person to Whom You Gave the Gift | | | \$ _____ |
| | | | \$ _____ |
| Number Street | | | |
| City | State | ZIP Code | |
| Person's relationship to you | | | |
| Gifts with a total value of more than \$600 per person | Describe the gifts | Dates you gave the gifts | Value |
| Person to Whom You Gave the Gift | | | \$ _____ |
| | | | \$ _____ |
| Number Street | | | |
| City | State | ZIP Code | |
| Person's relationship to you | | | |

Debtor 1 Theresa Ann Charlebois
First Name Middle Name Last Name

Case number (if known) _____

14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity?

No
 Yes. Fill in the details for each gift or contribution.

| Gifts or contributions to charities that total more than \$600 | Describe what you contributed | Date you contributed | Value |
|--|---|----------------------|-------------|
| Goodwill Charity's Name | Household Items / Men's Clothing / Women's Clothing / Ladies Fashion Clothing / Electronics | 02/12/2017 | \$ 875.00 |
| 2 Commerce Drive | | 05/24/2017 | \$ 1,275.00 |

Number Street

Victor NY 14564
City State ZIP Code

Part 6: List Certain Losses

15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?

No
 Yes. Fill in the details.

| Describe the property you lost and how the loss occurred | Describe any insurance coverage for the loss Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property. | Date of your loss | Value of property lost |
|--|---|-------------------|------------------------|
| | | | \$ _____ |

Part 7: List Certain Payments or Transfers

16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition?

Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy.

No
 Yes. Fill in the details.

| Person Who Was Paid | Description and value of any property transferred | Date payment or transfer was made | Amount of payment |
|---|---|-----------------------------------|-------------------|
| Number Street | | | \$ _____ |
| | | | \$ _____ |
| City State ZIP Code | | | \$ _____ |
| Email or website address | | | |
| Person Who Made the Payment, if Not You | | | |

Debtor 1 Theresa Ann Charlebois
First Name Middle Name Last Name

Case number (if known) _____

14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity?

No

Yes. Fill in the details for each gift or contribution.

| Gifts or contributions to charities that total more than \$600 | Describe what you contributed | Date you contributed | Value |
|--|---|----------------------|-------------|
| American's Veterans Charity's Name | Household Items / Furniture / Table & Chairs / Clothing Items | 08/20/2017 | \$ 3,500.00 |
| 400 Jefferson Road Number Street | | | \$ _____ |
| Rochester NY 14623 City State ZIP Code | | | |

Part 6: List Certain Losses

15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?

No

Yes. Fill in the details.

| Describe the property you lost and how the loss occurred | Describe any insurance coverage for the loss Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property. | Date of your loss | Value of property lost |
|--|---|-------------------|------------------------|
| | | | \$ _____ |

Part 7: List Certain Payments or Transfers

16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition?

Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy.

No

Yes. Fill in the details.

| Description and value of any property transferred | Date payment or transfer was made | Amount of payment |
|---|-----------------------------------|-------------------|
| Person Who Was Paid Number Street City State ZIP Code | | \$ _____ |
| | | \$ _____ |
| Email or website address | | |
| Person Who Made the Payment, if Not You | | |

Debtor 1 **Theresa Ann Charlebois**
 First Name Middle Name Last Name

Case number (if known) _____

| Description and value of any property transferred | | | Date payment or transfer was made | Amount of payment |
|---|--------|--|-----------------------------------|-------------------|
| Person Who Was Paid | | | _____ | \$ _____ |
| Number | Street | | _____ | \$ _____ |
| City State ZIP Code | | | | |
| Email or website address | | | | |
| Person Who Made the Payment, if Not You | | | | |

17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?
 Do not include any payment or transfer that you listed on line 16.

No
 Yes. Fill in the details.

| Description and value of any property transferred | | | Date payment or transfer was made | Amount of payment |
|---|--------|--|-----------------------------------|-------------------|
| Person Who Was Paid | | | _____ | \$ _____ |
| Number | Street | | _____ | \$ _____ |
| City State ZIP Code | | | | |

18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?

Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement.

No
 Yes. Fill in the details.

| Description and value of property transferred | | Describe any property or payments received or debts paid in exchange | Date transfer was made |
|---|--------|--|------------------------|
| Person Who Received Transfer | | | _____ |
| Number | Street | | _____ |
| City State ZIP Code | | | |
| Person's relationship to you _____ | | | |
| Person Who Received Transfer | | | _____ |
| Number | Street | | _____ |
| City State ZIP Code | | | |
| Person's relationship to you _____ | | | |

Debtor 1 **Theresa Ann Charlebois**
First Name Middle Name Last Name

Case number (if known) _____

19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called *asset-protection devices*.)

No
 Yes. Fill in the details.

Description and value of the property transferred _____

Date transfer was made _____

Part 8: List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units

20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred?

Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.

No

| Last 4 digits of account number | Type of account or instrument | Date account was closed, sold, moved, or transferred | Last balance before closing or transfer |
|---|-------------------------------|---|---|
| <u>Canandaigua National Bank</u> Name of Financial Institution <u>72 South Main Street</u> Number Street | xxxx- <u>0 1 7 0</u> | <input checked="" type="checkbox"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> Money market <input type="checkbox"/> Brokerage <input type="checkbox"/> Other _____ | <u>11/03/2017</u> \$ <u>-1,037.32</u> |
| <u>Canandaigua</u> <u>NY</u> <u>76020</u> City State ZIP Code | | | |
| <u>First National Bank of Texas</u> Name of Financial Institution <u>405 Commerce Street</u> Number Street | xxxx- <u>4 3 8 7</u> | <input checked="" type="checkbox"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> Money market <input type="checkbox"/> Brokerage <input type="checkbox"/> Other _____ | <u>07/20/2017</u> \$ <u>-31.68</u> |
| <u>Azle</u> <u>TX</u> <u>76020</u> City State ZIP Code | | | |

21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?

No
 Yes. Fill in the details.

| | | |
|---|------------------------------|---|
| Who else had access to it? | Describe the contents | Do you still have it? |
| <p>Name _____</p> <p>Number Street _____</p> <p>City _____ State _____ ZIP Code _____</p> | | <input type="checkbox"/> No <input type="checkbox"/> Yes |

Debtor 1 Theresa Ann Charlebois
First Name Middle Name Last Name

Case number (if known) _____

22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?

No

Yes. Fill in the details.

City Mini Storage

Name of Storage Facility

493 South Main Street

Number Street

Canandaigua NY 14424

City

State

ZIP Code

Who else has or had access to it?

Name _____

Describe the contents

Television; Personal Clothing;
Personal Holiday Ornaments &
Decorations

Do you still
have it?

No

Yes

Part 9: Identify Property You Hold or Control for Someone Else

23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.

No

Yes. Fill in the details.

Where is the property?

Describe the property

Value

Owner's Name _____

\$ _____

Number Street _____

Number Street _____

City _____ State _____ ZIP Code _____

City _____ State _____ ZIP Code _____

Part 10: Give Details About Environmental Information

For the purpose of Part 10, the following definitions apply:

- **Environmental law** means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- **Site** means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- **Hazardous material** means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?

No

Yes. Fill in the details.

Governmental unit

Environmental law, if you know it

Date of notice

Name of site _____

Governmental unit _____

Number Street _____

Number Street _____

City _____ State _____ ZIP Code _____

City _____ State _____ ZIP Code _____

City _____ State _____ ZIP Code _____

Debtor 1 Theresa Ann Charlebois
First Name Middle Name Last Name

Case number (if known) _____

25. Have you notified any governmental unit of any release of hazardous material?

No
 Yes. Fill in the details.

| Governmental unit | Environmental law, if you know it | Date of notice |
|-------------------|-----------------------------------|----------------|
| Name of site | Governmental unit | _____ |
| Number Street | Number Street | |
| | City State ZIP Code | |
| City | State ZIP Code | |

26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.

No
 Yes. Fill in the details.

| Court or agency | Nature of the case | Status of the case |
|-----------------|---------------------|------------------------------------|
| Case title | | |
| | Court Name | <input type="checkbox"/> Pending |
| | Number Street | <input type="checkbox"/> On appeal |
| Case number | City State ZIP Code | <input type="checkbox"/> Concluded |

Part 11: Give Details About Your Business or Connections to Any Business

27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?

A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time
 A member of a limited liability company (LLC) or limited liability partnership (LLP)
 A partner in a partnership
 An officer, director, or managing executive of a corporation
 An owner of at least 5% of the voting or equity securities of a corporation

No. None of the above applies. Go to Part 12.

Yes. Check all that apply above and fill in the details below for each business.

| Describe the nature of the business | | | Employer identification number Do not include Social Security number or ITIN. |
|-------------------------------------|--|--|--|
| Business Name | | | |
| Number Street | | | |
| City State ZIP Code | | | |
| Name of accountant or bookkeeper | | | EIN: _____ |
| Business Name | | | Dates business existed |
| Number Street | | | From _____ To _____ |
| City State ZIP Code | | | |
| Describe the nature of the business | | | Employer identification number Do not include Social Security number or ITIN. |
| Business Name | | | |
| Number Street | | | |
| Name of accountant or bookkeeper | | | |
| | | | |
| | | | |
| | | | |
| From _____ To _____ | | | |

Debtor 1 Theresa Ann Charlebois
First Name Middle Name Last Name

Case number (if known) _____

Describe the nature of the business

Business Name _____

Employer Identification number
Do not include Social Security number or ITIN.

Number Street _____

Name of accountant or bookkeeper _____

EIN: _____

City _____ State _____ ZIP Code _____

Dates business existed

From _____ To _____

28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.

No

Yes. Fill in the details below.

Date issued

Name _____

MM / DD / YYYY

Number Street _____

City _____ State _____ ZIP Code _____

Part 12: Sign Below

I have read the answers on this *Statement of Financial Affairs* and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both.
18 U.S.C. §§ 152, 1341, 1519, and 3571.



Signature of Debtor 1



Signature of Debtor 2

Date 09/24/2018

Date _____

Did you attach additional pages to Your *Statement of Financial Affairs for Individuals Filing for Bankruptcy* (Official Form 107)?

No Pg. 50 x 2 & Pg. 52 x 2

Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

No

Yes. Name of person _____ . Attach the *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

Fill in this information to identify your case:

| | | | | | | |
|--|------------|---------|-------------|---------|-----------|------------|
| Debtor 1 | First Name | Theresa | Middle Name | Ann | Last Name | Charlebois |
| Debtor 2 (Spouse, if filing) | First Name | | Middle Name | | Last Name | |
| United States Bankruptcy Court for the Western District of New York | | | | (State) | | |
| Case number (If known) | | | | | | |

Check if this is an amended filing

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form.

If two married people are filing together in a joint case, both are equally responsible for supplying correct information.

Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

Part 1: List Your Creditors Who Have Secured Claims

1. For any creditors that you listed in Part 1 of Schedule D: *Creditors Who Have Claims Secured by Property* (Official Form 106D), fill in the information below.

Identify the creditor and the property that is collateral

What do you intend to do with the property that secures a debt?

Did you claim the property as exempt on Schedule C?

Creditor's name: Chase Auto Finance

Surrender the property.

No

Description of property securing debt: 2014 Subaru Forester (Vehicle)

Retain the property and redeem it.
 Retain the property and enter into a *Reaffirmation Agreement*.

Yes

Retain the property and [explain]:

Exempt NYCPLR § 5205(a)(8)

Creditor's name: Nationstar Mortgage, dba Mr. Cooper

Surrender the property.

No

Description of property securing debt: Residential property at 3242 Leroy Road, Palmyra, NY 14522

Retain the property and redeem it.
 Retain the property and enter into a *Reaffirmation Agreement*.

Yes

Retain the property and [explain]: _____

Creditor's name:

Surrender the property.

No

Description of property securing debt:

Retain the property and redeem it.
 Retain the property and enter into a *Reaffirmation Agreement*.

Yes

Retain the property and [explain]: _____

Creditor's name:

Surrender the property.

No

Description of property securing debt:

Retain the property and redeem it.
 Retain the property and enter into a *Reaffirmation Agreement*.

Yes

Retain the property and [explain]: _____

Debtor 1 Theresa Ann Charlebois Case number (if known) _____

First Name Middle Name

Last Name

Part 2: List Your Unexpired Personal Property Leases

For any unexpired personal property lease that you listed in **Schedule G: Executory Contracts and Unexpired Leases** (Official Form 106G), fill in the information below. Do not list real estate leases. **Unexpired leases** are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).

Describe your unexpired personal property leases

Will the lease be assumed?

Lessor's name:

No

Yes

Description of leased property:

Lessor's name:

No

Yes

.....

Description of leased property:

Lessor's name:

No

Yes

.....

Description of leased property:

Lessor's name:

No

Yes

.....

Lessor's name:

No

Yes

.....

Description of leased property:

Lessor's name:

No

Yes

.....

Part 3: Sign Below

Under penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a debt and any personal property that is subject to an unexpired lease.

Theresa A. Charlebois

Signature of Debtor 1

09/24/2018
MM / DD / YYYY

Signature of Debtor 2

MM / DD / YYYY

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF NEW YORK

-----x
In Re:

Case No.

Chapter

Theresa A. Charlebois Debtor(s)

VERIFICATION OF CREDITOR MATRIX/LIST OF CREDITORS

The undersigned debtor(s) or attorney for the debtor(s) hereby verifies that the creditor matrix/list of creditors submitted herein is true and correct to the best of his or her knowledge.

Dated: 10/02/2018

Theresa A. Charlebois
Debtor

N/A
Joint Debtor

s/ N/A
Attorney for Debtor

AIR of Rochester PC
300 Meridian Centre Suite 300
Rochester NY 14618

Azle 611 ER Physicians PLLC
Complete Care Bankruptcy Department
910 South Kimball Avenue
Southlake TX 76092-9005

Bank of America
Bankruptcy Department
PO Box 982234
El Paso TX 79998-2234

Barclaycard
Bankruptcy Card Services
PO Box 8801
Wilmington DE 19899-8801

Capital One
PO Box 30285
Salt Lake City UT 84130-0285

Chase Auto Finance
PO Box 36520
Louisville KY 40233-6520

Complete Emergency Care Azle
Complete Care Bankruptcy Department
910 South Kimball Avenue
Southlake TX 76092-9005

Credit One Bank
PO Box 98873
Las Vegas NV 89193-8873

Discover
P.O. Box 30421
Salt Lake City UT 84130-0421

Great Lakes
Bankruptcy Department
PO Box 790321
St. Louis MO 63179

High Plains Radiological Association
PO Box 3780
Amarillo TX 79116-3780

K & D Disposal
5076 State Route 31
Newark NY 14513

Macys
Bankruptcy Processing
PO Box 8053
Mason OH 45040

Mr Cooper
Bankruptcy Department
8950 Cypress Waters Boulevard
Coppell TX 75019

Navient Solutions LLC
Bankruptcy Department
PO Box 9500
Wilkes Barre PA 18773

New York State Department of Labor
Unemployment Insurance Division
PO Box 1195
Albany NY 12201

New York State Electric & Gas
Bankruptcy Department
PO Box 5240
Binghamton NY 13902-5240

Spectrum
Spectrum Recovery Support Team
3347 Platt Springs Road
West Columbia SC 29170

State of Texas
Riesel Municipal Court
PO Box 249
Riesel TX 76682

Texas Health Resources
500 East Border Street Suite 131
Arlington TX 76010

Texas Medicine Resources
PO Box 8549
Fort Worth TX 76124-0549

Walden University
100 Washington Avenue South
Suite 900
Minneapolis MN 55401